

Board of Education and Town

Monthly Health Insurance Reserve Report

Cash Flow Analysis - December 2025

	BOE	Town	Balance
Balance 11/30/25	2,372,462.85	300,511.76	2,672,974.61
Employer Contribution*		114,257.93	
Sewer & Water		6,309.33	
Café	14,228.62		
Employee Contributions**	153,193.91	25,542.91	
Interest	3,907.38	689.54	
Employer HSA contributions	(106,812.50)		
Third Party Admininstrator Fees Dec-Jan	(8,306.50)	(2,051.00)	
Aegle Capital Stop Loss	(1,176.00)	(280.00)	
H&M Billing Stop Loss			
Aegle Stop Loss Reimb	47,348.83		
Administrative Costs	(17,265.20)	(2,754.33)	
Claims (thru 12/31/25)	(791,808.02)	(141,353.76)	
Balance 12/31/25	<u>1,665,773.37</u>	<u>300,872.38</u>	1,966,645.75

* The employer portion is determined at the start of year and divided by 12 so each month the contribution will be the same.

** Employees portion of the health insurance premium collected for the month